

# Term to 25

Term Life Insurance



Talk to a financial translator® today.

*Term to 25 is a simple, effective way to lead your child on the path to a secure financial future.*



## Give your child a head start with a strong foundation

A **Term to 25** policy from Western & Southern Life helps provide the groundwork for a strong financial future for your child. A term life policy, which you can convert up to a \$30,000 whole life policy before age 25, is an excellent way for parents and grandparents to give their children and grandchildren a great start to a secure financial future.





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## Why Term to 25?

When you purchase a Term to 25 policy from us, you're giving your child the opportunity to have guaranteed insurance protection for life.

Product features and options include:

- **Insurance that grows with your child:** Our **Term to 25** policy is available for children ages 0 through 17 in face amounts of \$10,000, \$20,000 or \$30,000. As your child grows — and the need for life insurance increases — this product guarantees you or your child the opportunity to purchase additional protection to meet needs as provided by the policy.
- **Conversion to permanent lifetime protection:<sup>1</sup>**  
**Term to 25** can be converted to a \$30,000<sup>2</sup> whole life policy before your child reaches age 25. However, this product offers you or your child the flexibility to convert the plan to a whole life policy at any time.  
**Cash value<sup>3</sup> for the future:** Building cash value for future needs is possible if you convert a **Term to 25**. When converted to a whole life policy, cash value begins to build. Cash value grows tax deferred and can be used to help fund major life purchases, such as a down payment on a home or car. If necessary, your child can also borrow against the cash value in the policy through an interest-bearing policy loan for special opportunities or emergencies.
- **Future insurability guaranteed:** As long as the policy remains in force, our **Term to 25** product guarantees your child will have insurance coverage into adulthood, helping provide you with added peace of mind. Serious health problems or injuries could prevent your child from qualifying for insurance protection during adult years when it's needed most, but once issued, your child's **Term to 25** policy will never be canceled due to changes in age (until age 25), health or occupation.
- **Affordable, fixed-level premiums:** Premiums are guaranteed to remain fixed until your child turns 25, regardless of changes in health. At age 25, the policy can be converted to a whole life policy, and premiums will then be adjusted accordingly.

## Riders for added protection

- **The Waiver of Premium Rider** provides for waiver of all policy premiums if your child is disabled, as defined in the rider, after the child's fifth birthday. Premiums will be paid, and insurance will remain in force as long as your child is disabled. This rider may be included with your whole life policy at the time of conversion for an additional charge.
- **The Accelerated Death Benefit Rider** is automatically included under current company policy. With this rider, a portion of the policy's death benefit can be paid out early upon receipt of medical proof that the insured has a terminal illness and is not anticipated to live for longer than 12 months. This rider is available at no additional premium; however, in certain states, administrative charges may apply. Advances may be made under this rider as long as the policy is in full force and will be in the form of a lien secured on the death benefit payable under this policy.<sup>4</sup>
- **The Owner Waiver of Premium Rider** provides for the waiving of premiums on juvenile policies following the death or during the continued total disability of the policy owner. This rider is available for an additional premium.

<sup>1</sup> Life insurance policy guarantees are subject to the timely payment of premiums.

<sup>2</sup> Certain limitations exist. See the policy for complete details.

<sup>3</sup> Term to 25 does not have cash value. Cash value withdrawals from a whole life policy will reduce the death benefit and may cause the policy to lapse.

<sup>4</sup> In the event that you may need to take advantage of the Accelerated Death Benefit Rider, Western & Southern Life recommends that you consult with a qualified tax advisor and with social services agencies regarding how the receipt of such a payment will affect your financial situation.

Western & Southern Life does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation. The information provided is for educational purposes only.

Product and rider provisions, availability, definitions and benefits may vary by state.

Convertible Term Life Policy to Age 25 policy series 0801-220, Waiver of Premium Rider series 9004-586, Accelerated Death Benefit Rider series 1208-620, and Owner Waiver of Premium Rider series 9401-700 issued by The Western and Southern Life Insurance Company.

### The Western and Southern Life Insurance Company

Western & Southern Life is the marketing name for The Western and Southern Life Insurance Company. The Western and Southern Life Insurance Company, Cincinnati, Ohio, operates in DC and all states except AK, ME, MA and NY.

## A History of Financial Strength

Western & Southern Life has been providing superior, personalized service since 1888. Through our growing network of financial professionals, we provide individuals, families and small businesses life insurance, annuities and a wide range of other financial solutions to make financial preparation simple.

**Talk to us today.**